

Scott D. Sherman  
MINION & SHERMAN  
Attorneys at Law  
33 Clinton Road - Suite 105  
West Caldwell, New Jersey 07006  
Phone: (973) 882-2424  
Fax: (973) 882-0856  
Email: [ssherman@minionsherman.com](mailto:ssherman@minionsherman.com)  
Attorneys for Debtors

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In Re:	:	UNITED STATES BANKRUPTCY COURT
	:	DISTRICT OF NEW JERSEY
MONA HOLLAND,	:	
	:	CHAPTER 13
	:	
Debtor	:	CASE NO. 22-10566 VFP
	:	
	:	<b>CERTIFICATION REGARDING</b>
	:	<b>CREDIT COUNSELING</b>

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I Mona Holland, do hereby certify that I am a Debtor in the above captioned Chapter 13 case and I have personal knowledge of the matters certified to herein.

1. I filed this bankruptcy pro-se on January 24, 2022, to stop a scheduled sheriff's sale on my home that had been scheduled for January 25, 2022.

2. All documents that were filed with the court were filed on January 24th were provided to me by a petition preparer. Until I retained my current attorney, I was confused as to what my obligations were with respect to credit counseling and frankly a little confused as to the entire process.

3. At my attorney's direction I completed credit counseling on March 21, 2022, and a few days after that on March 25, 2022, my current attorney substituted into the case, and I came to his office to review and sign the amendments to all of my schedules, and I also reviewed and signed a plan.

4. I would ask the court to accept the late completion and filing of my credit counseling certificate and allow me to move forward with this Chapter 13 case.

I hereby certify that the foregoing statements are true. I further certify that if any of the statements made by me are willfully false, I am subject to punishment.

Dated: 4/1/2022

*/s/ Mona Holland*

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Mona Holland  
Debtor